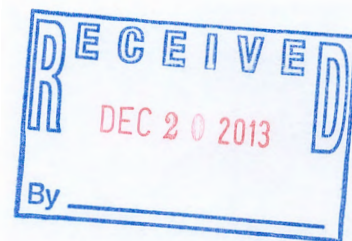


December 16, 2013

Greg M. & Judy K. Goodson
PO Box 327
1771 Drury Rd
Deary, ID 83823
(208) 877-7756
chimney@cpcinternet.com

Clerk of the Court
United States District Court for the Eastern District of Pennsylvania
Byrne Federal Courthouse
601 Market Street
Philadelphia, PA 19106-1797.



In re: CertainTeed Fiber Cement Siding Litigation, MDL Docket No. 2270

Your Honor,

This is an objection to the settlement offered by CertainTeed. We will not be present at the hearing; however we are participants in the class action. The properties physical address is 1771 Drury Rd, Deary Idaho 83823. Documents enclosed, are the original warranty claim on the WeatherBoard Fibercement siding installed on our home dated September 20, 2011, CertainTeed's offer and our rejection letter November 7, 2011. Enclosed on a compact disc, are pictures of the siding one-month after construction in 2006, what the siding look liked in 2011, material and color comparison pictures taken June 2012 and current pictures taken December 8, 2013 and the current claim to CertainTeed submitted December 16. 2013.

Our home was constructed in 2006 and was sided entirely with CertainTeed WeatherBoards. Our CertainTeed siding began showing signs of failure in the winter of 2009 with uneven fading, shrinkage, gaps and curing on the left side (south face). In the next two years the siding warped, lifting and cracking all adjoining boards, pulling nails from the sheeting, and the color fading to orange with the other 3 sides showing the same issues. However because these sides don't experience the same weather extremes, the failure is not as pronounced but all the sides of our home have shrinkage with gaps exceeding 3/16ths, cracked boards, curling, warping, color failure and precipitation a white substance through the factory stain.

Our objection to the settlement is that CertainTeed intends paying only for the material on a prorated basis and only for the pieces that have, in CertainTeed's consideration, have failed. We bought on good faith 465 pieces of CertainTeed's WeatherBoard product to side our house not only for their publicly stated and advertised durability but also due to their 50 year warranty of the product. A Consumer Services Field Representative employed by CertainTeed, inspected the condition and installation of our WeatherBoard siding October 5, 2011 with our contractor and ourselves present. No flaws or deviation of CertainTeed's installation requirements were found.

CertainTeed offered to replace only our south facing wall not only with the same product, but with no consideration that:

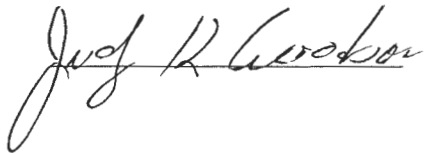
1. The other three walls have the same failed product with issues of warping, cracking, shrinkage, bowing, gaps, and color failure. With the failure not as pronounced, we would have had to again go through CertainTeed's claim process and suffered another financial setback not only in CertainTeed's method of proration but in hiring a contractor to perform the replacement.
2. The color of the siding is a CertainTeed factory stain of Redwood. Being realists we understand and accept that any tone of red fades. However the color has faded to multiple tones of orange going from light on the board edges and ends where they are warping, to a medium orange in the middle portion of each and every board. And has black modeling under the stain and a white substance that is precipitating through the stain that can't be washed off. If we had accepted CertainTeed's offer, we would have devalued our property as we would have had one side in red and the other three in orange and it would have been noticeable not only color wise but that only that side had flat boards.
3. CertainTeed has put forth no consideration that in order for their product to be replaced, a contractor needs to be hired to tear off, dispose and install a new product. A tear off, disposal and install is at least one and a half times the cost of the material. Why as home owners with proper installation of their product be forced to accept putting out substantial additional costs to ease the bourdon of CertainTeed's liability of a failed product?
4. I find it unfathomable that when problems arose from CertainTeed's change in their material formula and manufacturing process, that CertainTeed changed their stated 50 year warranty to a prorated replacement after two years of installation. We believe that CertainTeed knew that their WeatherBoard product would not only hold up past two years, but that in 10 years' time homeowners could not justify a prorated claim versus the cost of purchasing new siding.

Respectfully yours,

Greg M. Goodson



Judy K. Goodson



Cc:

BERGER & MONTAGUE, P.C.
Shanon J. Carson, Esquire
H. Laddie Montague, Jr., Esquire
1622 Locust Street
Philadelphia, PA 19103

PEPPER HAMILTON LLP
Robert L. Hickok, Esquire
3000 Two Logan Square
18th and Arch Streets
Philadelphia, PA 19102

Greg and Judy Goodson
PO Box 327
1771 Drury Rd
Deary, ID 83823
(208) 877-7756
chimney@cpcinternet.com

Warranty Services
CertainTeed Corporation
803 Belden Rd
Jackson, MI 49203
jtc.conservfc@saint-gobain.com
Re: Warranty Claim 00179580

November 7, 2011

Dear CertainTeed Representative,

We have reviewed the response by Mr. Jeff Halliday, your Consumer Services Field Representative who inspected the WeatherBoard siding product October 5, 2011 at 3:00 PM. at our home. We believe the amount of siding Mr. Halliday authorized for replacement is not adequate for the following reasons:

During the inspection of the siding, the discussion over the true color was a point of contention. Mr. Halliday was asked if he had looked at the pictures or invoice that CertainTeed requested to begin the warranty claim. Mr. Halliday stated that he doesn't look at the file, as he likes to ascertain the issue himself. He kept saying the color was "Cedar" and we kept telling him that the color was Redwood and that it has faded that much. We showed him the original invoice that clearly states "CertainTeed Redwood" and printed up the same picture sent with the warranty claim. In his opinion he believes the picture could have been color enhanced and not a reliable representation.

We are currently waiting for two CertainTeed color stain samples from Cannon's Building Material – cedar and redwood to arrive, so a picture of all sides of the house can be taken with these samples to prove that the color of cedar is not what is on our home nor will the true color of redwood match either. The point on this issue is it will devalue our house having one side "cedar" and highlight the fact that the rest of the siding has turned orange.

During Mr. Halliday's inspection, he found nothing wrong with the installation but could not give a reason why the left side had failed nor could he explain why the other three sides were also lifting, cracking, warping and color bleeding and fading. Mr. Halliday didn't seem to be concerned that the right, front and back are in the early stages of failure identical to the left side that has failed.

And finally, we paid our contractor to put the CertainTeed WeatherBoard product on our home once and we iterate again, Mr. Halliday found nothing wrong with the installation our contractor did. We do not believe that a tear-off, disposal and re-install because of your product failing should be our financial responsibility.

It is in our opinion that CertainTeed should replace the 465 pieces of WeatherBoard product on our home and pay for a tear-off, disposal and re-install to our contractor. We would not be opposed to CertainTeed offering to put a different product on our home as we are concerned that CertainTeed has not solved the issues causing this WeatherBoard product to fail in 5years and we will be revisiting this problem again with your company.

Greg and Judy Goodson

Greg and Judy Goodson
PO Box 327
1771 Drury Rd
Deary, ID 83823
(208) 877-7756
chimney@cpcinternet.com

Warranty Services
CertainTeed Corporation
803 Belden Rd
Jackson, MI 49203
jtc.conservfc@saint-gobain.com

September 20, 2011

Dear CertainTeed Representative,

Please find enclosed our warranty claim on the Weatherboard Fibercement siding installed on our home. The documents included in this correspondence include the "Fibercement Complaint Questionnaire" and pictures of the siding one-month after construction and what the siding looks like currently.

We live in an area that can get temperature ranges from -25 below in winter to above 100 degrees in summer. We can have periods during our winters, of snow, rain, freeze cycles at least twice a year and bake on average 3 to 4 weeks a year. We wanted a product that could withstand the harshest of the Idaho elements and not have to be painted or repaired during the rest of our lifetime. We bought this product because of the reputation of being able hold up to the above described and was backed with a 50-year warranty. Now we are realists and understand red fades but it shouldn't turn dark orange. We also know that siding does loosen with freeze and thaw but it shouldn't shrink, crack, curl or warp and certainly not in less than 5 years. The siding on the left side (the south face) has already failed. The other three sides are showing the same issues as the left.

All the siding began showing shrinkage gaps and uneven fading during the 2009 winter and spring of 2010. Entering the fall of 2010 we noticed that the left side (the south face) had boards that were curling. Then during this years (2011) spring and summer the boards started warping, lifting and curing more, cracking the boards above, pulling nails out of the sheeting, rattling in moderate wind and the color fading to a dark orange. The siding on the right side, front and back is looking exactly as the left did two years ago and now rattles in a moderate wind

At a minimum we want to see a factory representative come out and inspect your product. There are other homeowners in the area that put the same product on in same time period and are experiencing the same problems. We look forward to hearing about what you will be doing to replacing your faulty siding on our house.

Greg and Judy Goodson

Warranty Services**CertainTeed Corporation**

803 Belden Road

Jackson, MI 49203

Toll Free #: 800.999.3654

Fax #: 517.787.0023

Email: jtc.conservfc@saint-gobain.com

Incident # NEW CLAIM

FIBERCMENT COMPLAINT QUESTIONNAIRE

FAILURE TO COMPLETE THIS FORM MAY REQUIRE US TO RETURN IT TO YOU, DELAYING OUR RESPONSE.

1. Name Greg Goodson Name Judy Goodson
(home/property owner – first and last name) (spouse or secondary owner, if any – first and last name)
 Complaint Address 1771 Drury Rd City Deary State ID Zip 83823
 Mailing Address* PO Box 327 City Deary State ID Zip 83823
* If different than complaint address.
 Phone #: Home (208) 877 - 7756 Work (208) 885 6378 Fax ()
 Email Address: chimney@cpcinternet.com Work Phone # is for (enter name): Greg Goodson
2. Company who applied material: Name K.C. Capps Construction Address 1531 Big Bear Ridge Rd
 City Deary State ID Zip 83823 Phone # (208) 877 - 1665
3. Company who sold material: Name Cannon Build. Material Address 1818 G St.
 City Lewiston State ID Zip 83501 Phone # (208) 743-1541
4. Product Involved: Texture: ☐ Smooth ☒ Cedar Grain ☐ Stucco ☐ Other _____
 Profile: ☒ Lap Siding ☐ Shapes Siding ☐ Specialty Lap ☐ Vertical Siding ☐ Soffit ☐ Other _____
 Panel Size: ☐ 5 1/4" ☐ 6 1/4" ☒ 7 1/4" ☐ 8 1/4" ☐ 9 1/4" ☐ 12" ☐ 16" ☐ 24" ☐ Other _____
 Sheet Size: ☐ 4'x 8' ☐ 4'x 9' ☐ 4'x 10' ☐ Other _____
5. # of Pieces on Building (Total): 465 # of Pieces Affected (Total): 465
6. Wall(s) Affected (check only those affected – identify the left & right walls as if viewing from the front of the property):
☒ Front ☒ Back ☒ Left ☒ Right ☐ Other(s) _____
7. Wall Sizes (length x height in feet): Front 53' x 8' Back 53' x 8' Left 41' x 16' Right 41' x 16'
8. Which wall faces North? ☐ Front ☐ Back ☐ Left ☒ Right
9. Dates of: Installation: Month 11 Day 10 Year 2006 Purchase: Month 10 Day 02 Year 2006
10. Proof-of-Purchase is **REQUIRED**. Please see Cover Letter for examples.
11. Photos of all walls are **REQUIRED**. Please include at minimum fourteen (14) photos (see Cover Letter for examples).
12. Are you the original homeowner? ☒ Yes ☐ No If No, date purchased: _____
13. If necessary, do we have permission to physically inspect the property? ☒ Yes ☐ No
14. When was the product painted?: ☐ Before Installation ☐ After Installation ☒ Not Painted Color? Redwood
15. Company who pre-painted the material (if applicable): Name Factory Stain
16. Nature of problem (be specific – use reverse side if necessary): See attached letter

Signature(s): [Signature] Judy K Goodson Date: 9/17/11

CANNON'S

STATEMENT COPY

Case 2:11-md-02270-TON Document 64 Filed 01/06/14 Page 7 of 34

BUILDING MATERIALS

CANNON'S BUILDING MATERIAL CENTER
 1912 N STREET
 LEVISTON, ID 83501
 (208) 743-1511

LOADED BY	DELIVERED BY	DELIVERY DATE
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CHECKED BY	DATE ORDERED	SHIP VIA
------------	--------------	----------

2457254

INVOICE

11/18/06 107:00 01

SOLD TO: H. C. CAPPS CONCRETE CO.
 1831 BIG BEAR RIDGE ROAD
 DEERY, ID 83427

SHIP ADDRESS: H. C. CAPPS CONCRETE CO.
 1831 BIG BEAR RIDGE ROAD
 DEERY, ID 83427
 WISC: BOLSON
 CUST: H. C. CAPPS CONCRETE CO.
 CUP: H. C. CAPPS CONCRETE CO.
 1831 BIG BEAR RIDGE ROAD
 DEERY, ID 83427

CONTACT: 208-743-1511 DEL DATE: 11/18/06
 208-743-1511

TERMS: NET 10TH DAY FROM: 01/08/07

L#	QTY	DESCRIPTION	ITEM #	UNITS	PRICE	AMOUNT
1	1	10'X12" EVERGREEN CONCRETE CUP	20000000	EA	10.00 EA	10.00
2	1	1" CHANNEL ALUM EVERGREEN 12'	20000000	EA	12.00 EA	12.00
3	1	3"X50" EVERGREEN TEXT COIL	20000000	EA	91.00 EA	91.00
4	1	THE FOLLOWING IS FOR 18005				
5	1	7-1/4"X12" CERTIFIED REDWOOD	20000000	EA	12.72 EA	12.72
6	1	3/4" X 4" 16" PERIMETER DS	23000000	EA	12.03 EA	12.03
7	1	2" GOLDBRICK 24 PER CYN246	20000000	EA	42.74 EA	42.74

DATE: 11/18/06

SUBTOTAL: 212.48

IF YOU HAVE ANY QUESTIONS CONCERNING THIS INVOICE OR YOUR ACCOUNT PLEASE CALL

W 10000 DEL BNC TRUC 50.00

LTH IN ACCOUNTING 7:00AM-4:00PM MONDAY THRU FRIDAY AT 743-1511.

E TO 10000 TAX 240.71

TERMS: ACCOUNTS DUE IN FULL 10TH OF EACH MONTH FOLLOWING PURCHASE.

TOTAL: 453.19

ALL SALES SUBJECT TO TERMS ON THE REVERSE SIDE.

BY X

FORM RIN 200

12/24/2006





Picture taken after construction was finished; siding one month old. Note the rich color of the siding. Front and left side of structure.



Picture taken after construction was finished; siding one month old. Note the rich color of the siding. Left side of structure.



Picture taken after construction was finished; siding one month old. Note the rich color of the siding. Front of structure.



Front (East Face) 1



Rear (West Face) 1



Left (South Face) 1



Right (North Face) 1



Left (South Face) 2



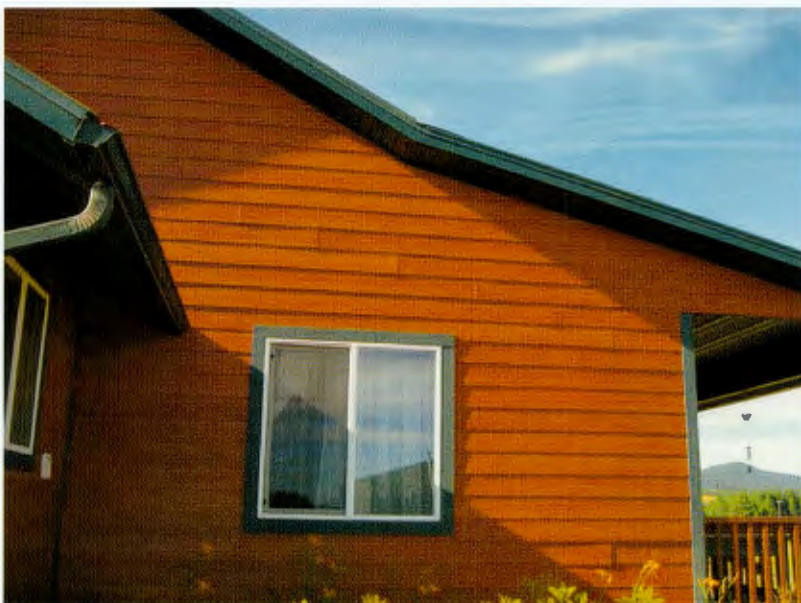
Left (South Face) 3



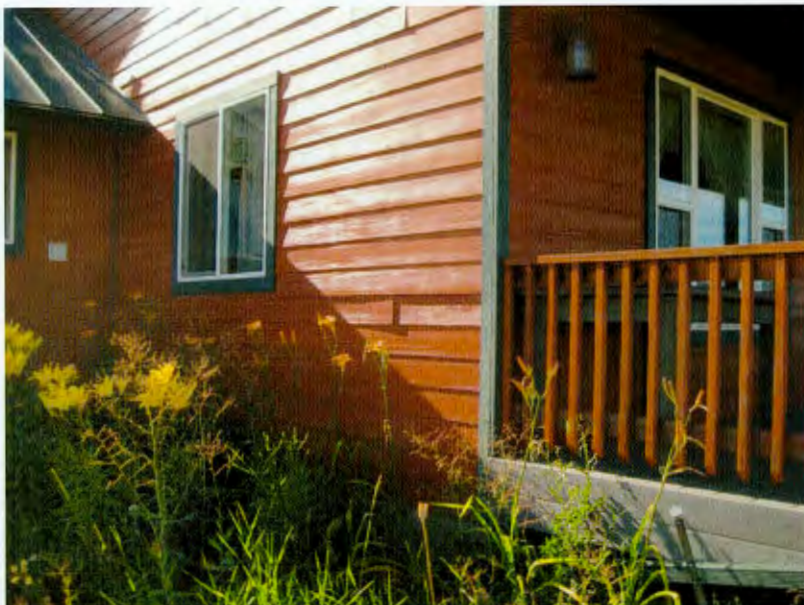
Left (South Face) 4



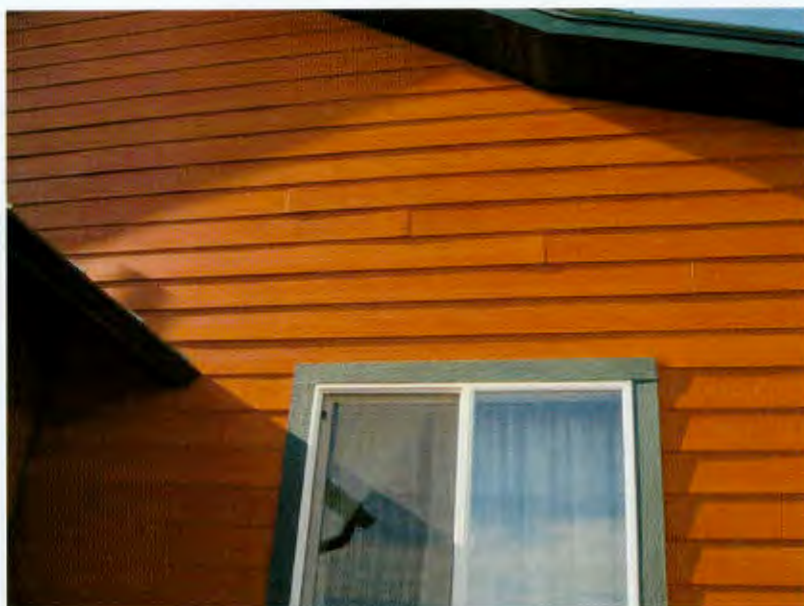
Left (South Face) 5



Left (South Face) 6



Left (South Face) 7



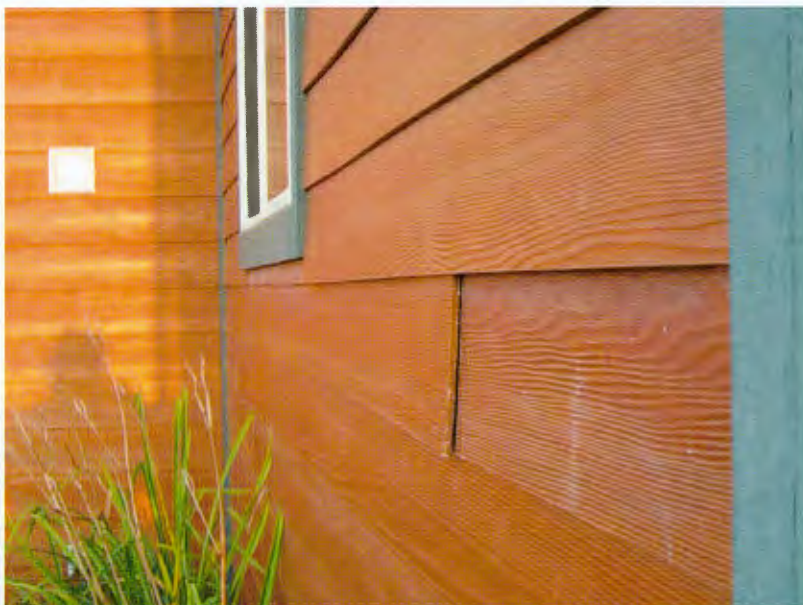
Left (South Face) 8



Left (South Face) 9



Left (South Face) 10



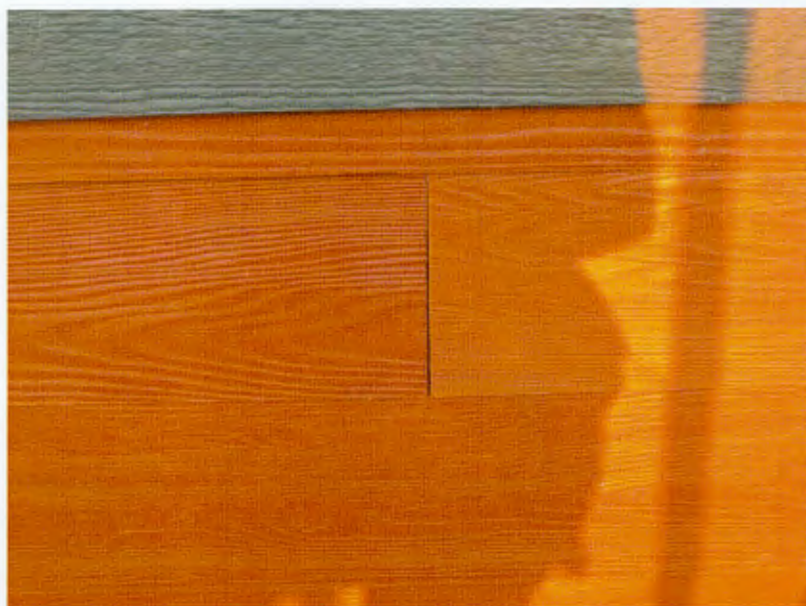
Left (South Face) 11



Front (East Face) 2



Front (East Face) 3



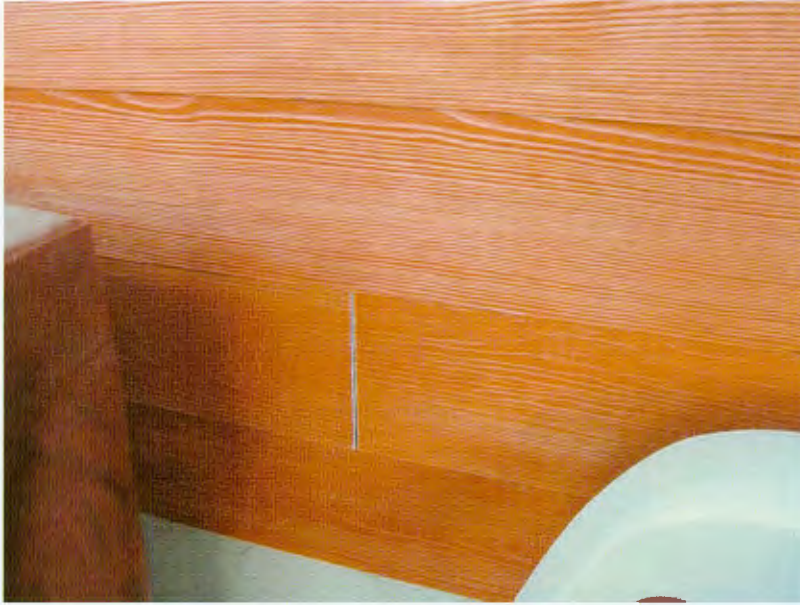
Front (East Face) 4



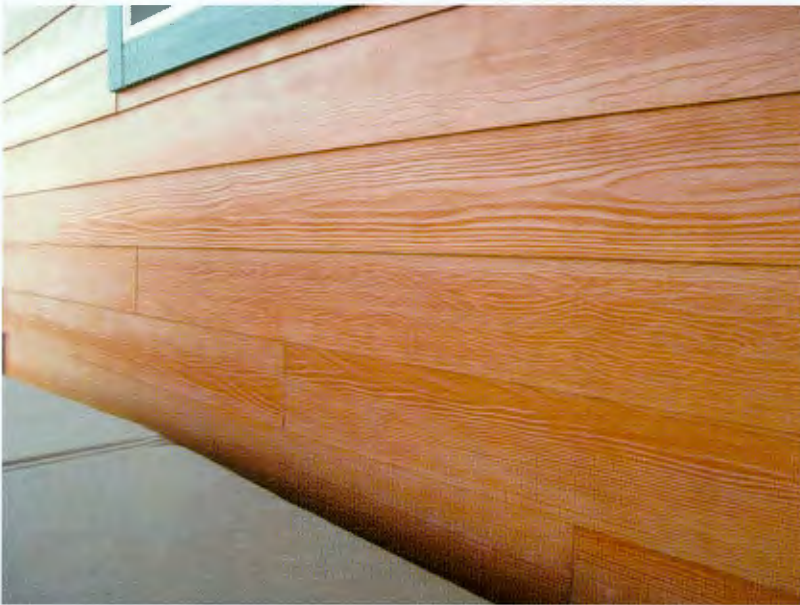
Rear (West Face) 2



Rear (West Face) 3



Rear (West Face) 4



Rear (West Face) 5



Right (North Face) 2



Right (North Face) 3



Right (North Face) 4



Right (North Face) 5



Right (North Face) 6

Greg & Judy

From: "jtc-conserv" <JTC.Conserv@saint-gobain.com>
To: "Greg & Judy" <chimney@cpcinternet.com>
Sent: Monday, October 03, 2011 7:50 AM
Subject: RE: Warranty Claim - 179580

Jeff Halliday will be doing an inspection for you during the week of 10-10-11. His notes state he will be contacting you as time gets closer. I will forward your email on to him.

Thanks
 Sue

From: Greg & Judy [mailto:chimney@cpcinternet.com]
Sent: Saturday, October 01, 2011 11:35 AM
To: jtc-conserv
Subject: Re: Warranty Claim

We were contacted by a representative Friday September 30th who left a message on our phone. We lost the contact information and the day he was coming to inspect the siding. Would you please have him contact us again so we can arrange to be here. Thank you Judy Goodson

----- Original Message -----

From: jtc-conserv
To: Greg & Judy
Sent: Wednesday, September 21, 2011 7:50 AM
Subject: RE: Warranty Claim

Incident # 179580 Someone will review your information as soon as possible.

Thanks
 Consumer / Warranty Service
 803 Belden Rd.
 Jackson, MI 49203
 800-999-3654
 517-787-0023 fax
jtc.conserv@saint-gobain.com

From: Greg & Judy [mailto:chimney@cpcinternet.com]
Sent: Wednesday, September 21, 2011 12:50 AM
To: Fiber Cement Claims
Cc: Greg Goodson
Subject: Warranty Claim

See the attached document for the Warranty Claim on our siding. Judy Goodson

803 Belden Road
Jackson, MI 49203
Toll Free #: 800.999.3654
Fax #: 517.787.0023
Email: jtc.conservco@saint-gobain.com



Greg & Judy Goodson
PO Box 327
Deary, ID 83823

RE: Incident # 00179580 (1771 Drury Rd Deary, ID)

Dear Mr. & Mrs. Goodson:

We have reviewed the information submitted for the above referenced property. The claim was initiated over the following concern: the joint/seams and cracks. In response to this review, a field inspection of the property will be performed.

At this time, a Consumer Services Field Representative will be contacting you in the next few weeks to arrange an inspection date consistent with the demands of their regional responsibilities. After the inspection date has been scheduled, if you wish to have your siding contractor present during the inspection, please inform your contractor of the date and time to allow them the opportunity to attend.

Gaps: In regards to the joint/seam gaps, understand that fibercement siding is an exterior cladding that is subjected to the elements. Therefore, the siding may expand and contract with changes in temperature, moisture and structural movement. This can result in spacing (gaps) that may vary in different areas, which is normal and expected. At the inspection, the spacing will be reviewed to determine if they are excessive.

Cracks: In regards to the cracks, understand that CertainTeed fibercement siding is a durable product but is far from indestructible. If the material is subjected to a sufficient amount of impact, damage or stress, the boards can crack. The reality of fibercement siding and other cement products is that they can be broken. At the inspection, the cracks will be reviewed to determine if they are related to a material failure or some outside influence on the material.

One final note: We review each wall of a building on an individual basis. Therefore, the resolution of this claim will be based on the merits of the field inspection observations of each wall. In accordance, the authorization of some material on one or more walls does not necessitate nor warrant the authorization of some material on other walls.

Warranty Information: The fibercement siding is covered by our material warranty which includes SureStart Protection for a period of 2-years from the date of the original installation. Upon expiration of the SureStart Protection, the warranty covers material costs only on a prorated basis. In this instance, the claim was initiated with our company on September 21, 2011 and the original installation date was on or about November 2006. Therefore, the SureStart Protection has expired. In response, if a legitimate warranty concern is verified our responsibility is limited to the cost of replacement material only.

Thank you for your patience and cooperation in this matter.

Sincerely,

Teresa Redman

Consumer Services Representative

803 Belden Road

Jackson, MI 49203

Toll Free #: 800.999.3654

Fax #: 517.787.0023

Email: jtc.conservfc@saint-gobain.com



10/14/11

Greg & Judy Goodson
1771 Drury Rd
Deary, ID 83823

RE: Incident # 00179580

Mr. Mrs. Goodson,

We have reviewed the information submitted for the above referenced property for the following concern: **Cracks**. In response to the information received, I performed a field inspection of the property on 09/05/11 along with you and your installer.

In regards to the concern about cracks/shrinkage understand that fibercement does expand and contract like any other cement based product. However, at the time of the inspection, the gap widths between boards were measured and some were larger than expected. While the problem of shrinkage in the siding you are experiencing has not been determined, we do value our customers. To aid you with the concern, we will authorize replacement material for the following walls: **left walls**. The following siding supplier will handle your claim.

Distributor
Orepac
15120 E. Euclid Ave
Spokane, WA 99216
509-892-5555

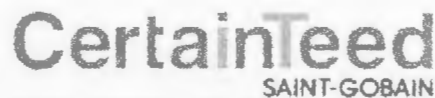
Lumber Yard
Cannon's Building Material Center
1816 G Street
Lewiston, ID 83501
208-743-1541

Please use this letter to contact the supplier listed above and make arrangements to acquire the approved replacement material. **At no cost**, we have **authorized** the release of the following to you or your contractor:

102 pieces of WeatherBoard Cedar ColorMax Premium Stain Fibercement 7 ¼ (Product Code 14016/522)

Warranty Information: The fibercement siding is covered by our material warranty which includes SureStart Protection for a period of 2-years from the date of the original installation. Upon expiration of the SureStart Protection, the warranty covers material costs only on a prorated basis. In this instance, the claim was initiated with our company on 09/21/11 and the original installation date was on or about 11/2006. Therefore, the SureStart Protection has expired. In response, our responsibility is limited to **96%** of the cost of replacement material only. Although the SureStart Protection period has expired, which means we are only liable for a prorated portion of the material replacement, as a *gesture of goodwill*, the above authorization should cover 100% of the siding necessary to make the replacement on the affected walls.

803 Belden Road
Jackson, MI 49203
Toll Free #: 800.999.3654
Fax #: 517.787.0023
Email: jtc.conservfc@saint-gobain.com



11/14/11

Greg & Judy Goodson
1771 Drury Rd
Deary, ID 83823

RE: Incident # 00179580

Mr. Mrs. Goodson,

We have reviewed the new information submitted for the above referenced property for the following concern: **Cracks/shrinkage**. As stated in my following letter we will replace the left wall only the front, back and right walls fell with in the siding tolerances and we saw no issues with the siding.

In regards to the concern about cracks/shrinkage understand that fibercement does expand and contract like any other cement based product. However, at the time of the inspection, the gap widths between boards were measured and some were larger than expected. While the problem of shrinkage in the siding you are experiencing has not been determined, we do value our customers. To aid you with the concern, we will authorize replacement material for the following walls: **left walls**. The following siding supplier will handle your claim.

Distributor

Orepac
15120 E. Euclid Ave
Spokane, WA 99216
509-892-5555

Lumber Yard

Cannon's Building Material Center
1816 G Street
Lewiston, ID 83501
208-743-1541

Please use this letter to contact the supplier listed above and make arrangements to acquire the approved replacement material. **At no cost**, we have **authorized** the release of the following to you or your contractor:

102 pieces of WeatherBoard Redwood ColorMax Premium Stain Fibercement 7 ¼
(Product Code 14016/522)

Warranty Information: The fibercement siding is covered by our material warranty which includes SureStart Protection for a period of 2-years from the date of the original installation. Upon expiration of the SureStart Protection, the warranty covers material costs only on a prorated basis. In this instance, the claim was initiated with our company on 09/21/11 and the original installation date was on or about 11/2006. Therefore, the SureStart Protection has expired. In response, our responsibility is limited to **96%** of the cost of replacement material only. Although the SureStart Protection period has expired, which means we are only liable for a prorated portion of the material replacement, as a *gesture of goodwill*, the above authorization should cover 100% of the siding necessary to make the replacement on the affected walls.

**Consumer Services
CertainTeed Corporation**

803 Belden Road

Jackson, MI 49203

Toll Free #: 800.999.3654

Fax #: 517.787.0023

Email: jtc.conservfc@saint-gobain.com



We apologize for any inconvenience this may have caused.

Sincerely,

Jeff Halliday

Jeff Halliday
Consumer Services Field Representative

Note to the supplier: Please release the items listed above. Upon receipt of the final material count to our office, the appropriate credit will be issued to the distributor's account. This information can be faxed to us at **517.787.0023**.

cc: Jon Ambuehl (Territory Manager)
(Orepac)
(Cannon Building Materials)

WEATHERBOARDS™
FIBER CEMENT SIDING
LAP, VERTICAL SIDING,
SHAPES, SOFFIT, PORCH
CEILING, 7/16" TRIM

CertainTeed
SAINT-GOBAIN



50-YEAR
LIMITED

WARRANTY

CONGRATULATIONS! ...and thank you for your recent purchase of CertainTeed WeatherBoards™ Fiber Cement Siding. You can feel confident that you have made a wise decision buying from a company that is an industry leader and stands behind its products with strong warranty protection. Since 1904, CertainTeed has been producing quality building products that provide long-lasting beauty and protection for homes of every size, style and age. In addition to fiber cement siding, CertainTeed offers roofing, vinyl siding, windows, fence, railing, trim, decking, foundations, pipe, insulation, gypsum and ceiling products. For more than 100 years, the origin of our name continues to be our ongoing philosophy, "Quality made *certain*, satisfaction *guaranteed*."

WARRANTY

Limited, Prorated and Transferable

What and Who Is Covered and for How Long

CertainTeed warrants to the original property owner/consumer that, when subject to normal and proper handling and use, and proper installation, its WeatherBoards Fiber Cement Siding primed with FiberTect® will be free from manufacturing defects during the 50-year period following its date of installation. Subject to the Warranty Proration Schedule on page 4 of this warranty, CertainTeed will pay to repair or replace, at its option, any WeatherBoards Fiber Cement Siding CertainTeed determines to be defective under the terms of this Limited Warranty. CertainTeed also reserves the right to refund the amount paid by the original property owner/consumer for the WeatherBoards Fiber Cement Siding (prorated as indicated in the Warranty Proration Schedule). Under no circumstances and in no event, however, will CertainTeed pay for or be liable for any labor charges or other expenses whatsoever in connection with the removal, repair or installation of either the original or replacement WeatherBoards Fiber Cement Siding, except as provided under SureStart™ protection described below.

WeatherBoards Fiber Cement Siding (but not the FiberTect sealer applied to the product) is warranted against damage from hail during the warranty period. In the event of hail damage, the property owner must first pursue costs of replacement or repair of hail-damaged WeatherBoards Fiber Cement Siding through homeowner's insurance or any other applicable insurance coverage. CertainTeed will reimburse the property owner for material costs in excess of the insurance contribution excluding any insurance deductible. CertainTeed will not, however, be responsible for the cost of any labor required to install or replace hail-damaged material. All references in this warranty to WeatherBoards Fiber Cement Siding include any WeatherBoards Fiber Cement Soffit or Fiber Cement 7/16" Trim. (Please refer to 4/4 and 5/4 Fiber Cement trim warranty, literature code FC012.)

In the event of repair or replacement under the terms of this warranty, the original warranty will apply to the repaired or replaced material and will extend for the balance of the warranty period in effect at the time CertainTeed determines the WeatherBoards Fiber Cement Siding is defective.

SureStart™ Protection

CertainTeed WeatherBoards Fiber Cement Siding products are covered by SureStart protection. Under this warranty feature, CertainTeed will pay to repair or replace, at its option, any WeatherBoards Fiber Cement Siding CertainTeed determines to be defective during the two-year SureStart period, unless CertainTeed elects to pursue its refund option as described above. The SureStart period begins on the date of installation and terminates at the end of the two-year period as shown in the chart on page 4.

CertainTeed's maximum liability under SureStart will be equal to the reasonable cost to repair or replace the defective material at current value, including labor in connection with removal, repair or installation of either the original or replacement WeatherBoards Fiber Cement Siding. Additionally:

- If during the SureStart period a topcoat is applied and the WeatherBoards Fiber Cement Siding on which it is applied is determined to be defective, not as a result of a topcoat failure, then CertainTeed will pay the cost for the coating at current value, plus labor to apply the topcoat, such labor not to exceed a total cost of \$1 per square foot.

- If the FiberTect sealer is determined by CertainTeed to be suffering from yellowing or from cracking, flaking, chalking or erosion from the surface, then CertainTeed will pay the reasonable cost to repair or replace the FiberTect sealer (and the topcoat if one is applied) at current value, including labor in connection with removal, repair or installation of either the original or replacement sealer (and the topcoat if one is applied), such labor not to exceed a total cost of \$1 per square foot.

If CertainTeed has agreed to pay labor charges per the terms of this Limited Warranty, CertainTeed will provide reimbursement only upon receipt of a copy of the installation or application contractor's invoice or other written evidence of the completion of such work that CertainTeed, in its sole discretion, deems reasonable or acceptable.

Transferability

This Limited Warranty is transferable, but only by the original property owner/consumer to the first subsequent property owner. Warranty transfer is effective on the date of real estate title transfer. The duration of the warranty, measured from the date of original installation, will remain the same for the subsequent property owner as for the original property owner/consumer and will be prorated as indicated in the Warranty Proration Schedule. If transferred during the SureStart period, however, SureStart protection will automatically terminate, and the duration of the warranty, measured from the date of installation, will apply and will be prorated as indicated on the Warranty Proration Schedule. Any remaining period of SureStart protection at the time of transfer will not be available to the subsequent property owner. The subsequent property owner cannot transfer this Limited Warranty a second time to another property owner.

Limitations

This Limited Warranty does not provide protection against and CertainTeed will have no liability for any failure, defect or damage caused by circumstances and events beyond normal exposure conditions and/or beyond CertainTeed's control, including, but not limited to:

- Improper transportation, handling or storage of the WeatherBoards Fiber Cement Siding by either the installer or the property owner, including but not limited to: failure to keep the material dry, improper drainage, exposure to standing water, inadequate ventilation, excessive stacking weight, or otherwise causing moisture damage, surface contamination, surface defects, efflorescence, chalking or other damage.
- Failure of either the installer or the property owner to provide reasonable and necessary maintenance to the WeatherBoards Fiber Cement Siding before, during or after its installation, including but not limited to: abrasions from rubbing, scratching, dents, dings or other causes; damage caused by ladders, scaffolding and other job site tools.
- Use of accessories that do not properly receive and/or secure WeatherBoards Fiber Cement Siding.
- Improper installation or installation not in accordance with CertainTeed's written instructions in place at the time of the original installation of WeatherBoards Fiber Cement Siding.
- Defects in, failure of or damage to the wall or substrate on which the WeatherBoards Fiber Cement Siding is installed caused by movement, distortion, cracking or settling of the wall or substrate or the foundation of the building.
- Exposure to harmful chemicals, fumes, vapors or outside source stains.
- Discoloration, stains or other damage arising from exposure to outside sources such as, but not limited to, salt spray, air pollution (including metallic oxides or metallic particles), harmful chemicals, mold or mildew growth. *(Mold and mildew are functions of environmental conditions and are not manufacturing defects. As such, they are not covered under this Limited Warranty or any implied warranty.)*
- Negligence in, or failure to provide, reasonable and necessary maintenance of the WeatherBoards Fiber Cement Siding (see the Care and Maintenance section of the warranty), including but not limited to: caulking joints, tightening fasteners, removing dirt and other contaminants, touching up damaged areas and other appropriate maintenance.
- Impact of foreign objects, fire, earthquake, flood, lightning, hurricane, tornado, windstorm or other casualty or act of God.

- Primer, sealer, paint or other coating applied over the WeatherBoards Fiber Cement Siding by the property owner or third party that is not recommended or supplied by CertainTeed, regardless of compliance with the primer, sealer, paint or coating manufacturer's recommended application techniques or specifications. (Concerns with the primer, sealer, paint or coating should be addressed to the manufacturer of that product.)
- Improper coating that causes the WeatherBoards Fiber Cement Siding to fail.
- Deterioration of the FiberTect sealer, including but not limited to yellowing or cracking, flaking, chalking or erosion from the surface, occurring more than two (2) years following original installation of the WeatherBoards Fiber Cement Siding. (CertainTeed installation instructions require a top coat to be applied within two (2) years following the original installation of WeatherBoards Fiber Cement Siding.)
- Vandalism or acts of war.
- Any other cause not a result of a manufacturing defect in the material supplied by CertainTeed.

CertainTeed reserves the right to discontinue or modify any of its products, including the color, without notice to the property owner, and CertainTeed will not be liable in the event the replacement material varies in color or gloss in comparison to the original material as a result of normal weathering. If CertainTeed replaces any material under this warranty, CertainTeed may substitute products designated by it to be of comparable quality or price range if the original material has been discontinued or modified.

Warranty Proration Schedule

Number of Years of Use Obtained After Installation	CertainTeed's Prorated Share of Warranty Obligation
0-2	100%*
3-50 years	2% reduction each year of purchase price of Fiber Cement Siding since date of original installation

*SureStart protection covers 100% of the cost for replacement or repair during the first two years after installation

What the Property Owner Must Do

If you believe you have a manufacturing defect covered under the terms of this Limited Warranty, you must promptly notify CertainTeed and provide proof of the date of purchase and installation of the WeatherBoards Fiber Cement Siding, as well as confirmation of property ownership. Unless you provide such proof, CertainTeed will use the date of manufacture as the start of the warranty period. In order for CertainTeed to process your warranty claim, you must provide a detailed written description of the problem and photographs showing the reason for the claim, sufficient for CertainTeed to act on the claim.

Upon receipt of a properly reported claim, CertainTeed will evaluate the claim and if a defect covered under the terms of this Limited Warranty is confirmed, CertainTeed, within a reasonable amount of time after review and evaluation, will pay to repair, replace or refund the property owner in accordance with the terms of this Limited Warranty. In order to properly evaluate and process a claim, CertainTeed may require the property owner to submit a sample of the material claimed to be defective to CertainTeed for analysis and/or at CertainTeed's request, may require the property owner to arrange for and provide access to the property on which the material is installed, to the extent necessary, for a CertainTeed representative to inspect, take photographs and/or samples if required.

Warranty Registration Information

Failure to register this warranty will not void the warranty or any of its terms.

All written notifications and correspondence should be sent to:

CertainTeed Corporation, Attention: Warranty Claims, 803 Belden Road, Jackson, MI 49203.

Claims may also be initiated by calling CertainTeed at 1-800-999-3654 or through CertainTeed's website – www.certainteed.com.



MAKE CHECKS PAYABLE TO:

Latah County Tax Collector
P.O. Box 8068
Moscow, ID 83843
PHONE: (208)883-2296

2013 TAX BILL / RECEIPT

PARCEL NUMBER: RP40N02W353500A BILL NUMBER: 18899

CODE AREA: 41-0000
BANK CODE:

TOT ACRES 6.590

LAND 39,697
IMPRVMNT 159,166
TOT MKT 198,863
HO EXEMPT 81,000
NET MKT 117,863

1129 RP40N02W353500A *****5-DIGIT 83823



GOODSON GREGORY MICHAEL
& GOODSON JUDY K H/W
PO BOX 327
DEARY ID 83823-0327

PROPERTY ADDRESS:
DRURY RD 83823

LEGAL DESCRIPTION:
6.59 AC TAX #6444 (PARCEL #2)
35 40 2

PERCENTAGE BY DISTRICT		TAXING DISTRICT	RATE	AMOUNT
	34.4 %	COUNTY	.004225719	498.06
	0.1 %	COUNTY JUDGMENT	.000013469	1.58
	4.4 %	LIBRARY	.000542915	63.98
		SD288-WHITEPINE		
	33.3 %	SD #288 SUPLMNT	.004090934	482.16
		SD 288 - TORT	.000004035	0.48
	7.8 %	SD #288 FACILTY	.000960700	113.22
	10.5 %	N LATAH HWY	.001298826	153.08
		N LATAH HWY JDG	.000004485	0.52
	0.5 %	DEARY-BOV CEM	.000070480	8.30
	5.2 %	DEARY FIRE	.000643355	75.82
	3.3 %	DEARY REC	.000405955	47.84
		DISTRICT TOTAL	.012260873	1,445.04
		FOREST ASSESSMENT		55.00
		FOREST PRACTICES ACT		2.50
		AMOUNT DUE		1,502.54

*NOTE-CALL FIRST, IF DELINQUENT AMT DUE

*** IMPORTANT ***
PLEASE READ BOTH FRONT AND BACK
*** MONTHLY PAYMENTS ARE ACCEPTED ***

TO AVOID LATE CHARGES, PAYMENTS MUST BE
RECEIVED OR POSTMARKED BY THE DUE DATE.

Payments: We accept credit cards over the counter, via telephone and on-line. There will be a 2.50% convenience fee charged by the credit card company.
Call Toll Free: 855-814-0113
On-Line Payments: <http://www.latah.id.us/treasurer/>



First Half Tax Due: 751.27
Second Half Tax Due: 751.27
Total Tax Due: 1,502.54

+ 0452415 000098875 090LB1 0098670 PL

JUDY K GOODSON
GREGORY MICHAEL GOODSON
1771 DRURY RD
DEARY ID 83823



SAVE A STAMP
PAY ONLINE at MyQL.com

Statement Date	Due Date	Amount Due
11/01/13	12/01/13	\$1,206.44

Quick and Easy Pay Options



Pay online at MyQL.com.



Call (800) 508-0944, Option 3
Monday - Friday, 8:30 a.m. - 9:00 p.m. ET
and Saturday, 10:00 a.m. - 4:00 p.m. ET.



Pay-by-Phone with 24/7 access by calling
(800) 508-0944, Option 1.



Send check payable to Quicken Loans Inc.
by mail using the coupon below.

Loan Information

Loan Number:
3310133878

Property Address:
1771 DRURY RD
DEARY, ID
83823

Loan Details

Current Principal Balance*:
\$113,189.69

Escrow Balance: \$0.00
Interest Rate: 2.990%
Interest Paid, Year-to-Date:
\$2,945.73

*This is not your payoff amount.
Please contact a client advocate at
(800)508-0944, Option 3 to request a payoff.

Payment Breakdown

Principal & Interest: \$1,206.44
Escrow: \$0.00
Late Fees: \$0.00
Other Fees: \$0.00
Past Due Amount: \$0.00
Servicing-Related Expenses: \$0.00

Total Amount Due: \$1,206.44

**NOTE: LOAN ACTIVITY SINCE LAST
STATEMENT ON THE REVERSE SIDE**



Important Messages